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1. A surface-mountable PTC thermistor element comprising:

a thermistor element body including a top surface and a bottom surface; electrodes disposed on the top surface and the bottom surface of the thermistor element body;

lower and upper terminals arranged such that each of the electrodes is connected with a respective one of the lower and upper terminals, and each of the lower and upper terminals is extended downward;

wherein said lower terminal includes a junction portion contacting said thermistor element body, a short vertical-leg portion bent vertically in a downward direction substantially perpendicular to the surface of said thermistor element body, and a lowerend portion which extends lengthwise in the radial direction;

wherein said vertical-less portion of the lower terminal is placed inside the thermistor element body in a radial direction from an outer edge of the thermistor element body.

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